

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No.	: 09/820,803	Confirmation No.:	5542
Filed	: March 30, 2001		
Applicants	: Ganesan et al.		
Title	: Multiple Mode Registration and Payment Processing		
TC/AU	: 3694		
Examiner	: Ella Colbert		
Docket No.	: 23952-0147		
Customer No.	: 72386		

AMENDMENT AND RESPONSE TO NON-FINAL OFFICE ACTION

Mail Stop Amendment
 Commissioner for Patents
 P.O. Box 1450
 Alexandria, VA 22313-1450

Dear Sir or Madam:

Responsive to the non-final Office Action dated November 27, 2007, the Applicants submit the following amendments and remarks. In light of these amendments and remarks, the Applicants respectfully assert that all of the claims are patentable, and that the application be allowed. A petition for a three month extension of time is submitted contemporaneously with this response.

Amendments to the Specification begin on page 2 of this paper.

Amendments to the Claims are reflected in the listing of claims which begins on page 3 of this paper.

Remarks/Arguments begin on page 16 of this paper.